

Old Age, Disability, Death

First law: 1956 (provident fund only).
 Current law: 1971 (social insurance).
 Type of program: Social insurance system.
Exchange rate: U.S.\$1.00 equals 0.31 dinar.

Coverage

Employees of enterprises with 5 or more workers.
 Exclusions: Agricultural employees, temporary employees, domestic servants, and family labor.
 Special pension systems for public employees, employees of semigovernmental agencies including nationalized industries, lawyers, and journalists.

Source of Funds

Insured person: 5% of wage.
Employer: 12% of payroll (25% in firms operating in oil fields).
Government: None.
 Minimum wage for contribution and benefit purposes: Based on minimum wage in insured's employment. Above contributions also finance sickness, maternity, and work-injury benefits.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women) and 20 years of contribution; or any age with 30 years (men) or 25 years (women). Retirement from regular employment.
 Payable abroad in certain cases.
Disability pension: Permanent or long-continued loss of 35% of working capacity.
Survivor pension: Deceased was pensioner or met contribution conditions for old-age pension at death.

Old-Age Benefits

Old-age pension: 2.5% of average wage during last 3 years times number of months of contribution divided by 12.
 Minimum pension, 54 dinars a month; maximum, 140 dinars.
 Old-age settlement: Lump sum equal to 1 month's pension for each year of contribution if ineligible for pension.

Permanent Disability Benefits

Disability pension: 2.5% of average wage during last 3 years times number of months of contribution divided by 12.
 Minimum pension, 54 dinars a month; maximum, 140 dinars.
 Partial disability: Percent of full pension proportionate to degree of incapacity, if latter over 35%.

Survivor Benefits

Survivor pension: 60% of pension of insured, payable to surviving spouse of any age.
 Orphans: 40% of pension of insured, or 60% if full orphan, payable for each son under age 17 (27 if student, no limit if disabled) and each unmarried daughter under age 17.
 Dependent mother, father, sisters, brothers: 40% of pension of insured each.
 Maximum survivor pensions: 100% of pension of insured.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.
 Labor and Social Security Institute, attached to Ministry, administration of program under direction of tripartite board and director-general.

Sickness and Maternity Benefits

First law: 1956 (provident fund only).
 Current law: 1971 (social insurance).
 Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employees of enterprises with 5 or more workers.
 Exclusions: Agricultural employees, domestic servants, temporary employees, and family labor.

Source of Funds

Insured person: See pension contributions above.
Employer: Same.
Government: None.

Qualifying Conditions

Cash and medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 75% of average wage during 3 months preceding illness. Payable after 8-day waiting period (during which employer must pay full wages) for up to 6 months (may be extended to 2 years at 100% of wage for incurable or malignant diseases).
Maternity benefit: 100% of wage. Payable for at least 10 weeks, including at least 4 weeks before confinement. (May be extended to 9 months if complications; 75% of wage payable during extended leave.) Maternity leave for up to 6 months at 1/2 pay at any time during first 4 years of child's life (up to the 4th child).
 Maternity grants (if leaving employment): Lump sum of 1 month's benefit for each year of contribution.

Workers' Medical Benefits

Medical benefits: Health services provided through government health centers and hospitals financially supported by Social Security Institute.
 Includes general and specialist care, hospitalization, surgery, medicines, X-rays, appliances, laboratory services, and rehabilitation.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured person.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.
 Labor and Social Security Institute, attached to Ministry, administration of program under direction of tripartite board and director-general.

Work Injury

First law: 1936.
Current law: 1971.
Type of program: Social insurance system.

Coverage

Employees of enterprises with 5 or more workers (or any enterprise in cases involving survivor pensions).
Exclusions: Agricultural employees, domestic servants, family labor, and temporary employees (some still covered under 1936 legislation).

Source of Funds

Insured person: See pension contributions above.
Employer: Same.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of wage on which last contribution was paid.
Payable after 8-day waiting period (during which employer must pay full wages) until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 80% of average wage, if totally disabled. Minimum pension, minimum wage of profession.
Partial disability: Percent of full pension proportionate to degree of incapacity, if latter over 32%. Lump sum of 4 years' partial pension, if less than 32% incapacity.

Workers' Medical Benefits

Medical benefits: General medical care, home visits, surgery, specialist care, hospitalization, and prescribed medicines. Provided by arrangements with Ministry of Health, local authorities, or private clinics.

Survivor Benefits

Survivor pension: 60% of permanent total disability pension of insured, or lump sum equal to 4 years' partial disability pension, payable to widow and to dependent disabled widower.
Orphans: 40% of pension of insured, or 60% if full orphan, payable for each son under age 17 (27 if student, no limit if disabled) and each unmarried daughter under age 17.
Dependent mother, father, unmarried sister, brother under age 16: 40% of pension of insured each.
Maximum survivor pensions: 100% of pension of insured.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.
Labor and Social Security Institute, administration of contributions and benefits.

Unemployment

(1964 law authorizes health and welfare fund to provide unemployment assistance.)

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